

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph W Adamick
Judith A Adamick
Debtors

Case No. 14-02352-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 31

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb +Joseph W Adamick, Judith A Adamick, 2131 West Norwegian Street, Pottsville, PA 17901-1909
aty Karina Velter, Manley Deas Kochalski LLC, P O Box 165028, Columbus, OH 43216-5028
4492940 +Cenlar, P. O. Box 211091, Eagan, MN 55121-2491
4492950 ++HIDDEN RIVER CREDIT UNION, 60 WESTWOOD ROAD, POTTSVILLE PA 17901-1834
(address filed with court: Schuylkill Federal Credit Union, 101 E. Union St.,
Pottsville, PA 17901)
4519297 +Lakeview Loan Servicing, LLC, M&T Bank, Attn: Bev Ingalsbe, 1100 Wehrle Drive,
Williamsville, NY 14221-7748
4668795 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4545909 +Nationstar Mortgage, LLC, Cenler Federal Savings Bank, 425 Phillips Boulevard,
Ewing, NJ 08618-1430
4492946 #+Nationwide Credit, Inc., P. O. Box 26314, Lehigh Valley, PA 18002-6314
4492947 +Northland Group Inc., P. O. Box 390905, Mail Code CSB1, Minneapolis, MN 55439-0905

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4492936 +E-mail/Text: kristin.villneuve@allianceoneinc.com Jul 12 2019 19:06:41
Alliance One Rec. Mgmt., 4850 Street Rd., Ste. 300, Trevose, PA 19053-6643
4492937 +EDI: GMACFS.COM Jul 12 2019 23:08:00 Ally Financial, P. O. Box 380901,
Bloomington, MN 55438-0901
4507198 EDI: GMACFS.COM Jul 12 2019 23:08:00 Ally Financial serviced by Ally Servicing LLC,
PO Box 130424, Roseville, MN 55113-0004
4492938 EDI: HFC.COM Jul 12 2019 23:08:00 Boscov's, Retail Services, P. O. Box 5893,
Carol Stream, IL 60197-5893
4508346 EDI: RECOVERYCORP.COM Jul 12 2019 23:08:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
5060265 +EDI: PRA.COM Jul 12 2019 23:08:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
4492939 EDI: CAPITALONE.COM Jul 12 2019 23:08:00 Capital One, P. O. Box 30285,
Salt Lake City, UT 84130-0285
4492941 EDI: CHASE.COM Jul 12 2019 23:08:00 Chase, P. O. Box 15298, Wilmington, DE 19850-5298
4492942 EDI: WFNBNB.COM Jul 12 2019 23:08:00 Comenity - Bon-Ton, Bankruptcy Department,
P. O. Box 182125, Columbus, OH 43218-2125
4492943 EDI: HFC.COM Jul 12 2019 23:08:00 HSBC Card Services, P. O. Box 80084,
Salinas, CA 93912-0084
4492944 +EDI: LTDFINANCIAL.COM Jul 12 2019 23:08:00 LTD Financial Services, 7322 Southwest Fwy.,
Suite 1600, Houston, TX 77074-2134
4546488 EDI: RESURGENT.COM Jul 12 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4492945 E-mail/Text: camanagement@mtb.com Jul 12 2019 19:06:44 M & T Bank, P. O. Box 1288,
Buffalo, NY 14240-1288
4492949 +EDI: RMSC.COM Jul 12 2019 23:08:00 Old Navy, GE Capital Retail Bank, P. O. Box 103104,
Roswell, GA 30076-9104
4492948 EDI: RMSC.COM Jul 12 2019 23:08:00 Old Navy, GE Capital Retail Bank, P. O. Box 965004,
Orlando, FL 32896-5004
4528417 EDI: PRA.COM Jul 12 2019 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4497108 EDI: Q3G.COM Jul 12 2019 23:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
4515726 EDI: Q3G.COM Jul 12 2019 23:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4492951 EDI: SEARS.COM Jul 12 2019 23:08:00 Sears Credit Cards, P. O. Box 6282,
Sioux Falls, SD 57117-6282
4492952 EDI: SEARS.COM Jul 12 2019 23:08:00 Sears Credit Cards, P. O. Box 6283,
Sioux Falls, SD 57117-6283
4548779 +EDI: WFFC.COM Jul 12 2019 23:08:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001
4492953 EDI: WFFC.COM Jul 12 2019 23:08:00 Wells Fargo Visa, P. O. Box 10347,
Des Moines, IA 50306-0347

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4893456 Nationstar Mortgage LLC
4668796* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741,
Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

TOTALS: 1, * 1, ## 0

Addresses marked '*' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
David S. Gellert on behalf of Debtor 2 Judith A Adamick dsgrdg@ptdprolog.net
David S. Gellert on behalf of Debtor 1 Joseph W Adamick dsgrdg@ptdprolog.net
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Joseph Angelo Dessoye on behalf of Creditor Nationstar Mortgage, LLC pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Nationstar Mortgage, LLC jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Karina Velter on behalf of Creditor Nationstar Mortgage, LLC amps@manleydeas.com
Kimberly A Bonner on behalf of Creditor Nationstar Mortgage, LLC kab@jsdc.com, jnr@jsdc.com
Matthew Gregory Brushwood on behalf of Creditor Nationstar Mortgage, LLC pamb@fedphe.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Joseph W Adamick**
First Name Middle Name Last Name
Debtor 2 **Judith A Adamick**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-02352-RNO**

Social Security number or ITIN **xxx-xx-0687**
EIN **-----**
Social Security number or ITIN **xxx-xx-7389**
EIN **-----**

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W Adamick

Judith A Adamick

By the
court:

7/12/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.